

**RIISING SUN BANCORP**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1846232	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$245	\$220	-10.4%		
Loans	\$183	\$153	-16.7%		
Construction & development	\$14	\$8	-41.6%		
Closed-end 1-4 family residential	\$48	\$39	-18.2%		
Home equity	\$9	\$8	-11.8%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	5.4%		
Commercial & Industrial	\$37	\$33	-11.3%		
Commercial real estate	\$61	\$52	-14.2%		
Unused commitments	\$12	\$9	-23.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$26	180.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$1	-91.8%		
Cash & balances due	\$28	\$33	20.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$230	\$209	-9.0%		
Deposits	\$227	\$206	-9.2%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$16	\$11	-30.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.2%	4.8%	--		
Tier 1 risk based capital ratio	8.6%	7.2%	--		
Total risk based capital ratio	9.9%	8.5%	--		
Return on equity <sup>1</sup>	-35.7%	-48.1%	--		
Return on assets <sup>1</sup>	-2.4%	-2.5%	--		
Net interest margin <sup>1</sup>	3.8%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	33.8%	53.0%	--		
Loss provision to net charge-offs (qtr)	188.0%	30.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	2.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	7.9%	21.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	10.5%	9.3%	1.1%	0.5%	--
Home equity	0.0%	1.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.7%	0.5%	--
Commercial & Industrial	11.9%	4.9%	0.3%	0.6%	--
Commercial real estate	11.7%	4.0%	0.1%	0.9%	--
Total loans	9.6%	6.5%	0.4%	0.6%	--